

UNITED STATES DISTRICT COURT
DISTRICT OF MASSACHUSETTS

CHRISTOPHER J. LABONTE)	
)	
Plaintiff,)	
)	
v.)	CIVIL ACTION NO.
)	
EQUIFAX INFORMATION)	
SERVICES LLC,)	
)	
Defendant.)	
)	
)	

COMES NOW the Plaintiff, CHRISTOPHER J. LABONTE, (hereafter the
"Plaintiff") and for his complaint against the Defendant, alleges as follows:

PRELIMINARY STATEMENT

1. This is an action for actual, statutory and punitive damages, costs and attorney's fees brought pursuant to 15 U.S.C. § 1681 *et seq.* (Federal Fair Credit Reporting Act), M.G.L c. 93A § 58(h).

JURISDICTION

2. The jurisdiction of this Court is conferred by 15 U.S.C. § 1681(p) and 28 U.S.C. 1367.

3. The Plaintiff is a natural person who resides at 11 Glover St., Southbridge, MA and during all relevant periods of time relating to the series of entries into the Plaintiff's credit file, was a resident of the Commonwealth of Massachusetts. He is a "consumer" as defined by 15 U.S.C. § 1681a(c).

4. Upon information and belief, EQUIFAX INFORMATION SERVICES, L.L.C ("Defendant") is a "foreign limited liability company" organized under the laws of the State of Georgia authorized to do business in the Commonwealth of Massachusetts through its registered agent's offices at 84 State Street, Boston, Massachusetts 02109. Additionally, it has a place of business within the Commonwealth of Massachusetts , which is located at 200 Unicorn Park Dr., Woburn, MA.

5. Upon information and belief, EQUIFAX is a "consumer reporting agency," as defined in 15 U.S.C. § 1681(f). Upon information and belief, EQUIFAX is regularly engaged in the business of assembling, evaluating, and disbursing information concerning consumers for the purpose of furnishing consumer reports, as defined in 15 U.S.C. § 1681(d), to third parties.

6. Upon information and belief, EQUIFAX disburses such consumer reports to third parties under contract for monetary compensation.

7. Venue is proper pursuant to 28 U.S.C. § 1391(b) in the judicial district where the claim arose.

STATEMENT OF FACTS

8. On or about May 3, 2010, the Plaintiff and his wife, Cathy Ann Labonte filed a joint Chapter 7 Bankruptcy petition in the United States Bankruptcy Court for the District of Massachusetts (see, Exhibit "B" to Exhibit 1, attached hereto). In Schedules "D" and "F" to Plaintiff's bankruptcy petition, Plaintiff listed all of his secured and unsecured claims in existence as of the date of the bankruptcy filing (see, respectively Exhibit "C" and "G" to Exhibit 1, attached hereto).

9. On February 7, 2011, Plaintiff obtained a discharge of any and all of the claims which were scheduled, inter alia, in Schedules "D" and "F" to Plaintiff's bankruptcy petition. (See, Exhibit "D" to Exhibit 1, attached hereto)

10. Despite Plaintiff's discharge in bankruptcy, dated February 7, 2011, as of January 16, 2013, Plaintiff's credit report, maintained by the Defendant, continued to list as outstanding and/or past due the following claims which were listed in Schedules "D" and "F" to Plaintiff's bankruptcy petition:

A) Creditor: Sovereign Bank,
Account Number: 344607XXXX
Amounts in Error: \$3,735 and \$14,149

B) Creditor: Bank of America
Account Number: 433993001197XXXX
Amount in Error: \$21,569

C) Creditor: Credit One, LLC

Account Number: Ch33XXXX

Amount in Error: \$12,596

D) Creditor: Sovereign Bank

Account Number: 337401512909XXXX

Amount in Error \$177,320

11. On February 1, 2013 Plaintiff, through counsel, sent to the Defendant a formal comprehensive written demand requesting the Defendant to correct various errors in the Plaintiff's credit report maintained by the Defendant ("Request for Credit Error Corrections"). A copy of said Request for Credit Error Corrections is attached hereto and marked as Exhibit 1.

12. Defendant received said Request for Credit Error Corrections on February 5, 2013 and provided a written response to the Request for Credit Error Corrections on March 4, 2013, which contain certain updated entries in Plaintiff's Equifax credit report ("Defendant's Response"). A copy of said Defendant's Response is attached hereto and marked as Exhibit 2.

13. Despite the comprehensive nature of the Request for Credit Error Corrections and despite the fact that the exhibits to the Request for Credit Error Corrections were obtained from public records that the Defendant could easily verify, Defendant made only 1 of the 4 requested corrections.

14. Defendant's Response indicates that instead of accessing public records to confirm that the Plaintiff's Request for Credit Error Corrections were justified, it contacted the various creditors who allegedly verified the information as reported in Defendant's Response as accurate. Except for Sovereign Bank's entries as set forth in paragraph 10 A herein, Defendant failed to make any necessary corrections for any of the remaining creditors set forth in paragraph 10 herein.

15. The Plaintiff's credit report maintained by Defendant still erroneously reports that the Plaintiff is past due and obligated to the following creditors in the following amounts:

Creditor:	Bank of America
Amount Reported	\$21,569
Creditor:	Credit One, LLC
Amount Reported	\$12,596
Creditor:	Sovereign Bank
Amount Reported	\$177,320

16. Representations by the above referenced creditors that the above referenced debt is still due and owing and "past due" are false. Any debts scheduled by the Plaintiff in his bankruptcy schedules have been discharged. Because Defendant can verify the discharge of all of the debts listed in paragraph 15 herein by accessing public records, the Defendant has no right to rely upon representations made by said creditors concerning said debt.

17. The Defendant failed to conduct an adequate reinvestigation to correct the obvious errors in the Plaintiff's credit report maintained by the Defendant.

18. The Plaintiff is a consumer who is seeking financing to purchase residential property. The inaccuracies in his credit report have had and will continue to have a negative impact on his obtaining financing and as a result Plaintiff has and/or will continue to suffer monetary and other damages.

19. In 2013, the Plaintiff applied for and was denied credit needed to purchase a personal residence. The erroneous credit entries set forth in paragraph 15 herein were deemed the specific reason for the Plaintiff's denial of credit. Plaintiff will continue to suffer irreparable damages until such time as the erroneous credit entries set forth in paragraph 15 herein are corrected by the Defendant.

COUNT I

VS. EQUIFAX

VIOLATION OF FAIR CREDIT REPORTING ACT – FAILURE TO FOLLOW

REASONABLE PROCEDURES

20. The Plaintiff realleges and incorporates paragraphs 1 through 19 above as if fully set out herein.

21. EQUIFAX violated 15 U.S.C. § 1681e(b) by failing to establish or to follow reasonable procedures to assure maximum possible accuracy in the preparation of the credit report and credit files it published and maintains concerning the Plaintiff.

22. As a result of this conduct, action and inaction of EQUIFAX, the Plaintiff suffered damage by loss of credit, loss of the ability to purchase and benefit from a credit, the mental and emotional pain and anguish and the humiliation and embarrassment of credit denials.

23. EQUIFAX's conduct, action and inaction was willful, rendering it liable for punitive damages in an amount to be determined by the Court pursuant to 15 U.S.C. § 1681n. In the alternative, it was negligent, entitling the Plaintiff to recover under 15 U.S.C. 1681o.

24. The Plaintiff is entitled to obtain a mandatory injunction requiring EQUIFAX to correct all errors in the Plaintiff's credit history including curative statements identifying the prior existence of said errors and recover costs and attorney's fees from EQUIFAX in an amount to be determined by the Court pursuant to 15 U.S.C. § 1681n and/or § 1681o.

COUNT II

VS. EQUIFAX

VIOLATION OF FAIR CREDIT REPORTING ACT – FAILURE TO CONDUCT

ADEQUATE REINVESTIGATION

25. Plaintiff realleges and incorporates paragraphs 1 through 24 above as if fully set out herein.

26. EQUIFAX violated 15 U.S.C. § 1681i on multiple occasions by failing to delete inaccurate information in the Plaintiff's credit file after receiving actual notice of such inaccuracies; by failing to maintain reasonable procedures with which to filter and verify disputed information in the Plaintiff's credit file; by failure to correct obvious errors when notified by consumer; and by relying upon verification from a source it has reason to know is unreliable.

27. As a result of this conduct, action and inaction of EQUIFAX, the Plaintiff suffered damage by loss of credit; loss of the ability to purchase and benefit from credit; and the mental and emotional pain, anguish, humiliation, and embarrassment of credit denials.

28. EQUIFAX's conduct, action and inaction was willful, rendering it liable for actual or statutory damages, and punitive damages in an amount to be determined by the Court pursuant to 15 U.S.C. § 1681n. In the alternative, it was negligent entitling the Plaintiff to recover actual damages under 15 U.S.C. § 1681o.

29. The Plaintiff is entitled to obtain a mandatory injunction requiring EQUIFAX to correct all errors in the Plaintiff's credit history including curative statements identifying the prior existence of said errors and recover costs and attorney's fees from EQUIFAX in an amount to be determined by the Court pursuant to 15 U.S.C. § 1681n and/or 1681o.

COUNT III

(APPLICATION FOR MANDATORY INJUNCTION AGAINST EQUIFAX)

30. Plaintiff realleges and incorporates paragraphs 1 through 29 above as if fully set out herein.

32. Plaintiff has a strong likelihood of success on the merits in this action as the Defendant has failed to comply with applicable law and take the simple step of reviewing public records in order to verify that the Plaintiff's Request for Credit Error Corrections were justified and determine that the requested corrections should have been made. Until such time as the erroneous credit entries set forth in paragraph 15 herein are corrected Plaintiff will continue to suffer irreparable damages.

34. Plaintiff is unaware of any liability insurance, which is owned or maintained by the Defendant that is available to satisfy part or all of any judgment rendered in this matter.

35. In light of the serious and deliberate failure of the Defendant to make the requested credit entry corrections, the lack of any defenses to the claims of the Plaintiff, the Plaintiff's high likelihood of success on the merits and the Plaintiff's continued inability to obtain credit because of the Defendant's breaches of duty, Plaintiff believes and therefore avers that the requested mandatory injunction relief is necessary and appropriate to afford the Plaintiff the full and complete remedy he is entitled to.

PRAYERS FOR RELIEF

WHEREFORE, the Plaintiff respectfully requests that this Court:

1. Pursuant to Count I enter Judgment against Defendant in an amount to be determined at trial, plus interest, costs, and attorneys' fees and that execution or other appropriate process issue for the enforcement of same; and
2. Pursuant to Count II enter Judgment against Defendant in an amount to be determined at trial, plus interest, costs, and attorneys' fees and that execution or other appropriate process issue for the enforcement of same; and
3. Pursuant to Count III, that a mandatory injunction issue requiring Defendant to correct all errors in the Plaintiff's credit history and enter into Plaintiff's credit report and agreed to curative statement identifying the prior existence of said errors; and
4. For any such other and further relief as this Court deems just and proper.

PLAINTIFF DEMANDS A TRIAL BY JURY

Respectfully submitted this the 15th day of April, 2013

The Plaintiff,
Christopher J. Labonte
By his Attorney,

s/s David J. Noonan, Esq.
228 Triangle Street
Amherst, MA 01002
Tel: (413) 549-5491
Fax :(413) 549-5156
Email: noonan@law-djn.com
B.B.O. # 373260

EXHIBIT 1

**THE LAW OFFICE OF
DAVID J. NOONAN**

228 Triangle Street
Amherst, MA 01002

Telephone: (413) 549-5491
Facsimile: (413) 549-5156
david.noonan@verizon.net

Sent By: Regular & Certified Mail
7009 2820 0000 9119 4794

February 1, 2013

Equifax Information Services, LLC
P.O. Box 740256
Atlanta, GA 30374

Re: Credit Entry Disputes/Request for Corrections

Consumer:	Christopher Joseph Labonté
SSN:	026-40-3348
Driver's License Number: Mass.	# S48005077
Personal Residence Address:	11 Glover St. Southbridge, MA 01550

Dear Sir or Madame:

Please be advised that I represent the above referenced consumer Christopher Joseph Labonté. Mr. Labonté has retained me in order to ensure that Equifax complies with its obligations pursuant to the Fair Credit Reporting Act and applicable Massachusetts law and timely investigates and thereafter corrects several serious credit entry errors which have been made in his credit report.

First Request for Correction of Credit Entry Error

Creditor:	Sovereign Bank 1130 Berkshire Blvd. Wyomissing, PA 19610
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Account Number:	344607XXXX (as entered in Equifax's Credit Report as of January 16, 2013)
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● Page 2

February 1, 2013

Amounts in Error: \$3,735 and \$14,149

Credit Entry Error: The creditor, Sovereign Bank has made two (2) entries which appear in my client's Equifax Credit Report as of January 16, 2013, which indicate that Mr. Labonté has past due balances of \$3,735 and \$14,149 ("Sovereign Erroneous Credit Entries"). A copy of Equifax's credit report as of 1-16-2013 listing these claims is attached hereto and marked as Exhibit "A" and I have circled the claims in question. It is important to note that your competitor, Experian, has properly disclosed the same claims as discharged in bankruptcy.

Both of these claims relate to promissory notes, secured by a first and 2nd mortgage on my client's previously owned, investment property at 4101 San Marino Blvd., West Palm Beach, FL ("Florida Investment Property").

On May 3, 2010 Mr. Labonté filed a Chapter 7 bankruptcy petition in the United States Bankruptcy Court for the District of Massachusetts. For your convenience, I have attached and marked as Exhibit "B" copy of my client's bankruptcy petition with the Court's case number and time for filing listed at the top of the first page. The promissory notes related to the above-referenced Sovereign account 344607XXXX were scheduled as "secured claims" in Schedule D to my client's bankruptcy petition. For your convenience, I've attached and marked as Exhibit "C" a copy of said Schedule D where I have circled the claims in question. My client received a discharge of all scheduled claims, including but not limited to the claims related to Sovereign account 344607XXXX, on February 7, 2011. For your convenience, I've attached and marked as Exhibit "D" a copy of said discharge order.

As a result of said discharge is clear that Sovereign's Credit Entries concerning Sovereign account 344607XXXX are clearly erroneous and must be changed as the claims relating to said account have been discharged in bankruptcy.

Second Request for Correction of Credit Entry Error

Creditor: Bank of America
PO Box 982235
El Paso, TX 79998

February 1, 2013

Account Number: 433993001197XXXX (as entered Equifax's Credit Report as of January 16, 2013)

Amount in Error: \$21,569

Credit Entry Error: The creditor, Bank of America has made a credit entry which appear in my client's Equifax Credit Report as of January 16, 2013, which indicate that Mr. Labonté has past due balances \$21,569 ("Bank of America Erroneous Credit Entry"). A copy of Equifax's credit report as of 1-16-2013 listing this claim is attached hereto and marked as Exhibit "E" and I have circled the claim in question.

Bank of America had previously reported to a competing credit reporting agency, Experian, this same claim under a different account number, namely, 2XXX. Schedule F to Mr. Labonté's bankruptcy petition listed all existing Bank of America claims as they were entered in my client's Experian credit report as of 2-17-2010. A copy of said Experian credit report is attached hereto and marked as Exhibit "F". As you can see, the amount of the claim entered by Bank of America in the Experian Credit Report of 2-17-2010 is the exact same amount as is listed in Schedule F to my client's bankruptcy petition. For your convenience, a copy of said Schedule F is attached hereto and marked as Exhibit "G" and I have circled the claim in question. As a result of the above-referenced discharge (see Exhibit "D") Bank of America Erroneous Credit Entry of \$21,569 as presently listed in Exhibit "E" is clearly erroneous and must be corrected as this claim has been discharged in bankruptcy.

Third Request for Correction of Credit Entry Error

Creditor: Credit One, LLC
PO Box 625
Metairie, LA 70004

Account Number: Ch33XXXX (as entered Equifax Credit Report as of January 16, 2013)

Amount in Error: \$12,596

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February 1, 2013

Credit Entry Error: The creditor, Credit One, LLC has made an entry which appears in my client's Equifax Credit Report as of January 16, 2013, and which indicates that Mr. Labonté has a past due balance of \$12,596 ("Credit One Erroneous Credit Entry"). A copy of Equifax's credit report as of 1-16-2013 listing this claim is attached hereto and marked as Exhibit "H" and I have circled the claim in question.

This claim as presently listed on Exhibit "H" was previously owned by Chase and was reported to Experian in February of 2010 as claim # 42463151XXXX. A copy of the Experian February 2010 credit report containing this claim is attached hereto and marked as Exhibit "I" and I have circled the claim in question.

Credit One's Erroneous Credit Entry claim was previously in collection with the Daniels Law Offices, P.C. A copy of a dunning letter from said law office concerning this claim is attached hereto and marked as Exhibit "J". This very same claim was listed in my client's Schedule F to his bankruptcy petition. Please see Exhibit "G" where you will find the claim in question has been circled. As a result of the above-referenced discharge (see Exhibit "D") Credit One's Erroneous Credit Entry of \$12,596 as presently listed in Exhibit "H" is clearly erroneous and must be corrected as this claim has been discharged in bankruptcy.

Fourth Request for Correction of Credit Entry Error

Creditor: Sovereign Bank
1130 Berkshire Blvd.
Wyomissing, PA 19610

Account Number: 337401512909XXXX (as entered in Equifax's Credit Report as of January 16, 2013)

Amounts in Error \$177,320

Credit Entry Error: The creditor, Sovereign Bank has made an entry which appear in my client's Equifax Credit Report as of January 16, 2013, which indicates that Mr. Labonté has a past due balance of \$177,320 ("Additional Sovereign Erroneous Credit Entry"). A copy of Equifax's credit report as of 1-16-2013 listing this claim is attached hereto and marked as Exhibit "K" and I have circled

February 1, 2013

the claim in question. It is important to note that your competitor, Experian, has properly disclosed the same claim as discharged in bankruptcy.

This claim relates to a promissory note, secured by a 2nd mortgage on my client's previously owned, investment property at 897 E Eastford Rd., Southbridge, Massachusetts ("Massachusetts Investment Property"). The promissory note related to the above-referenced Additional Sovereign Erroneous Credit Entry was scheduled as a "secured claim" in Schedule D to my client's bankruptcy petition. Please refer to the attached Exhibit "C" where I have circled the claim in question (please note the amount scheduled was a higher amount of \$183,000). As a result of the above-referenced discharge (see Exhibit "D") the Additional Sovereign Erroneous Credit Entry of \$177,320 as presently listed in Exhibit "K" is clearly erroneous and must be corrected as this claim has been discharged in bankruptcy.

As Equifax is undoubtedly aware the Fair Credit Reporting Act and applicable Massachusetts credit reporting statutes require, consumer reporting agencies, such as Equifax, once it has been notified by a consumer of a credit entry dispute, to immediately determine the current status of the credit information reported. Equifax is required by law to begin its reinvestigation of these disputed credit entries by contacting each of the Creditors identified herein within five business days of the date on which Equifax received notice of the consumer's dispute. (Please see, 15 U.S.C.A. § 1681i(a)(2)(A)).

Applicable law establishes a 30 day period for Equifax to conduct its reinvestigation of the accuracy of the disputed credit entries and requires Equifax to delete the erroneous entry within three business days of its determination that the entry is either inaccurate or can no longer be verified.

We believe that the information which has been provided to Equifax is quite clear and establishes that as of February 7, 2011, (See Exhibit "D") Mr. Labonté's obligations to all of the creditors listed herein were discharged in bankruptcy. We do not see how any reasonable analysis could come to a contrary conclusion. Because Mr. Labonté resides in the Commonwealth of Massachusetts, Massachusetts law determines what degree of weight Equifax must give to the information provided by Mr. Labonté concerning these disputed credit entries. As a result, M.G.L.A. c. 93, § 58(h) establishes that Equifax must accept the consumer's version of the disputed information and correct or delete the disputed item because the information which has been provided to Equifax, (i.e. the bankruptcy petition, the schedules to said bankruptcy petition and the order of discharge) has been obtained from public records and Equifax can easily verify the same.

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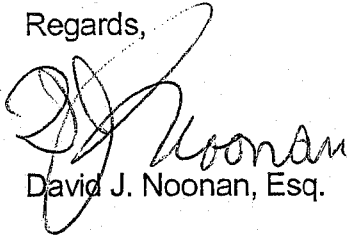
February 1, 2013

We trust Equifax will expeditiously act upon Mr. Labonté's request to correct the all of the herein listed Erroneous Credit Entries and notify my office with written proof of the corrective action taken by Equifax.

Should you have any questions concerning our request please do not hesitate to contact me.

My client and I appreciate your efforts on his behalf.

Regards,

A handwritten signature in black ink, appearing to read "D. Noonan", is written over the typed name.

David J. Noonan, Esq.

Encls:

Cc: C. Labonté
Sovereign Bank
Bank of America
Credit One, LLC


Exhibit "A"

CHRISTOPHER J LABONTE
Report As Of: 1/16/2013

freecreditreport.com

Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

SOVEREIGN BANK FSB		Experian	Equifax	TransUnion																																																																																																																																																		
 Potentially Negative	Account Name SOVEREIGN BANK FSB Account # 344607XXXX Account Type Second Mortgage Balance \$0.00 Past Due Date Opened 11/1/2005 Account Status Closed Mo. Payment Payment Status Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12 High Balance Limit Terms 180 Months Comments	SOVEREIGN BANK 344607XXXX Real Estate \$30,143.00 \$3,735.00 11/1/2005 Open \$320.00 At least 120 days or more than four payments past due \$33,750.00 REAL ESTATE MORTGAGE SECOND MORTGAGE	SOVEREIGN BK 344607XXXX Mortgage account \$0.00 11/22/2005 Closed Unrated or bankruptcy \$33,750.00 Chapter 7 bankruptcy																																																																																																																																																			
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TransUnion																																																																																																																																																						

Exhibit "B"

B1 (Official Form 1)(4/10)

United States Bankruptcy Court District of Massachusetts				Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): LaBonte, Christopher Joseph			Name of Joint Debtor (Spouse) (Last, First, Middle): Labonte, Cathy Ann		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-3348			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) xxx-xx-7776		
Street Address of Debtor (No. and Street, City, and State): 82 Telephone Road East Otis, MA <div style="text-align: right;">ZIP Code 01029</div>			Street Address of Joint Debtor (No. and Street, City, and State): 82 Telephone Road East Otis, MA <div style="text-align: right;">ZIP Code 01029</div>		
County of Residence or of the Principal Place of Business: Berkshire			County of Residence or of the Principal Place of Business: Berkshire		
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>			Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		
Location of Principal Assets of Business Debtor (if different from street address above):					
Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.	
Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 (amount subject to adjustment on 4/01/13 and every three years thereafter). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).			
Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000					
Estimated Assets <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					

B1 (Official Form 1)(4/10)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

LaBonte, Christopher Joseph

Labonte, Cathy Ann

All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet)

Location

Where Filed: - None -

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ David J. Noonan, Esq.**May 3, 2010**

Signature of Attorney for Debtor(s)

(Date)

David J. Noonan, Esq. 373260**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B1 (Official Form 1)(4/10)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

LaBonte, Christopher Joseph**Labonte, Cathy Ann****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Christopher Joseph LaBonteSignature of Debtor **Christopher Joseph LaBonte****X /s/ Cathy Ann Labonte**Signature of Joint Debtor **Cathy Ann Labonte**

Telephone Number (If not represented by attorney)

May 3, 2010

Date

Signature of Attorney***X /s/ David J. Noonan, Esq.**

Signature of Attorney for Debtor(s)

David J. Noonan, Esq. 373260

Printed Name of Attorney for Debtor(s)

Law Office of David J. Noonan

Firm Name

**228 Triangle Street
Amherst, MA 01002-2184**

Address

Email: david.noonan@verizon.net**(413) 549-5491 Fax: (413) 549-5156**

Telephone Number

May 3, 2010

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Exhibit "C"

B6D (Official Form 6D) (12/07)

In re Christopher Joseph LaBonte,
Cathy Ann Labonte

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community		C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
		H	W					
Account No. 401919xxxx								
Legacy Bank 116 North Street Pittsfield, MA 01201		H					249,891.00	0.00
Account No.								
Red Bird		J					500,000.00	290,000.00
Account No. 1310272023xxxx								
Southbridge Credit Union 205 Main Street Southbridge, MA 01550		J					29,453.00	0.00
Account No. 1310110042xxxx								
Southbridge Credit Union 205 Main Street Southbridge, MA 01550		J					179,189.00	28,642.00
Subtotal (Total of this page)							958,533.00	318,642.00

2 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re Christopher Joseph LaBonte,
Cathy Ann Labonte

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R O W E R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 512909869			2010					
Sovereign Bank			Second Mortgage					
450 Penn Street		J	Investment Property					
Reading, PA 19602			897 Eastford Road	X				
			Southbridge, MA					
			Value \$ 285,000.00				183,000.00	0.00
Account No. 344607xxxx			2005					
Sovereign Bank FSB			Mortgage					
1130 Berkshire Blvd.		H	Investment Property					
Reading, PA 19602			4101 San Marino Blvd.					
			West Palm Beach, FL 33401					
			Value \$ 60,000.00				173,447.00	113,447.00
Account No. 344607xxxx			2005					
Sovereign Bank FSB			Second Mortgage					
1130 Berkshire Blvd.		H	Investment Property					
Reading, PA 19610			4101 San Marino Blvd.	X	X			
			West Palm Beach, FL 33401					
			Value \$ 60,000.00				28,879.00	28,879.00
Account No.			Chattel Mortgage					
TD Banknorth		W	2005 Jeep Laredo					
			Value \$ 6,000.00				2,271.00	0.00
Account No. 7040246343090xxxx			2006					
Toyota Motor Credit			Chattel Mortgage					
1500 W Park Drive		H	Loan 2006 Toyota Tacoma					
Westborough, MA 01581			Value \$ 6,500.00				4,360.00	0.00
Subtotal							391,957.00	142,326.00
(Total of this page)								

Sheet 1 of 2 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

B6D (Official Form 6D) (12/07) - Cont.

In re Christopher Joseph LaBonte,
Cathy Ann Labonte

Case No. _____

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R O W E R H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 0257953885 936025795xxxx		2008					
Wells Fargo Bank, N.A. 8480 Stagecoach Circle Frederick, MD 21701	J	Mortgage Investment Property 897 Eastford Road Southbridge, MA					
		Value \$ 285,000.00				312,000.00	210,000.00
Account No.							
		Value \$					
Account No.							
		Value \$					
Account No.							
		Value \$					
Account No.							
		Value \$					
Subtotal (Total of this page)						312,000.00	210,000.00
Total (Report on Summary of Schedules)						1,662,490.00	670,968.00

Sheet 2 of 2 continuation sheets attached to
Schedule of Creditors Holding Secured Claims

Exhibit "D"

B18J (Form 18J) (08/07)

United States Bankruptcy Court

District of Massachusetts

Case No. 10-30903

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Christopher Joseph LaBonte
82 Telephone Road
East Otis, MA 01029

Cathy Ann LaBonte
82 Telephone Road
East Otis, MA 01029

Social Security / Individual Taxpayer ID No.:

xxx-xx-3348

xxx-xx-7776

Employer Tax ID / Other nos.:

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 2/7/11

Henry J. Boroff
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

Form 18J (08/07)

EXPLANATION OF BANKRUPTCY DISCHARGE IN A JOINT CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Exhibit "E"


BANK OF AMERICA		Experian		Equifax		TransUnion																			
	Potentially Negative Closed	Account Name Account # Account Type Balance Past Due Date Opened Account Status Mo. Payment Payment Status High Balance Limit Terms Comments	BANK OF AMERICA 5XXX Credit Card \$0.00 9/1/2003 Closed \$346.00 Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12 \$36,617.00 \$34,200.00 Revolving Credit line closed-consumer request reported by subscriber	BANK OF AMERICA 549035099980XXXX Revolving or Option \$0.00 9/1/2003 Closed \$346.00 Bad debt & placed for collection & skip \$36,617.00 CHARGED OFF ACCOUNT CREDIT CARD	BK OF AMER 5XXX Revolving account \$0.00 \$0.00 9/23/2003 Closed Unrated \$36,617.00 \$34,000.00 Bankruptcy/account closed by consumer																				
24/Mo Payment History																									
		2010						2011						2012											
Month		JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN
Experian		ND	ND	ND	ND	ND	ND	ND	KD																
Equifax		OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK	OK
TransUnion																									

Exhibit "F"

CHRISTOPHER J LABONTE

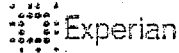
Report As Of: 2/17/2010



Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

BANK OF AMERICA



Equifax

TransUnion



Potentially Negative Closed

800-421-2110

PO BOX 15311
WILMINGTON, DE 19884

Account Name BANK OF AMERICA
Account # 2XXX
Account Type Revolving Charge Account
Balance ~~\$21,569.00~~
Past Due \$21,567.00
Date Opened 2/1/2006
Account Status Closed
Mo. Payment
Payment Status Charge-off
High Balance
Limit \$22,500.00
Terms Revolving
Comments Credit line closed-consumer request reported by subscriber

What's missing from this picture?

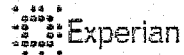
See your Experian®, Equifax® and TransUnion® Credit Reports and Scores at a special "Members Only" price.

Log In Now!
www.FreeCreditReport.com

24/Mo Payment History

	2008												2009												2010											
Month	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB
Experian	OK	OK	OK	OK	OK	OK	OK	30	30	90	120	120	120	120	120	KD	KD	KD	KD	KD	KD	KD	KD	KD	KD	KD	KD	KD	KD	KD	KD	KD	KD	KD	KD	KD

BANK OF AMERICA



Equifax

TransUnion



Potentially Negative Closed

800-421-2110

PO BOX 17054
WILMINGTON, DE 19850

Account Name BANK OF AMERICA
Account # 5XXX
Account Type Credit Card - Revolving Terms
Balance \$36,617.00
Past Due \$7,298.00
Date Opened 9/1/2003
Account Status Closed
Mo. Payment
Payment Status Charge-off
High Balance
Limit \$34,200.00
Terms Revolving
Comments Credit line closed-consumer request reported by subscriber

What's missing from this picture?

See your Experian®, Equifax® and TransUnion® Credit Reports and Scores at a special "Members Only" price.

Log In Now!
www.FreeCreditReport.com

24/Mo Payment History

	2007												2008												2009											
Month	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG
Experian	OK	OK	OK	OK	OK	OK	OK	OK	30	30	30	30	30	30	OK	OK	30	30	30	120	120	120	120	KD	OK	OK	30	30	30	120	120	120	120	120	KD	KD

Exhibit "G"

In re Christopher Joseph LaBonte,
Cathy Ann LaBonte

Case No. 10-30903

Debtors

**AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxx7524			2006 Credit Card Purchases				21,569.00
Bank of America PO Box 15311 Wilmington, DE 19884		H			X		
Account No. 5xxx			2003 Credit Card Purchases				36,617.00
Bank of America PO Box 17054 Wilmington, DE 19850		H			X		
Account No. xxxxxxxxxxxx7524			2002 Credit Card Purchases				19,337.19
Bank of America c/o CollectCorp PO Box 101928 Dept. 4947A Birmingham, AL 35210-1928		H			X		
Account No. xxxxxxxxxxxx-0165			2005 Credit Card Purchases				39,555.97
Capital One Bank (USA) N.A. c/o RAB, Inc. PO Box 34111 Memphis, TN 38184-0111		H			X		
Subtotal (Total of this page)							117,079.16

4

continuation sheets attached

4 continuation sheets attached

Case 10-30903 Doc 49 Filed 08/19/10 Entered 08/19/10 13:11:40 Desc Main

B6F (Official Form 6F) (12/07) - Cont.

Document Page 14 of 17

In re Christopher Joseph LaBonte,
Cathy Ann LaBonte

Case No. 10-30903

Debtors
AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B I T O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx7095 Chase c/o Daniels Law Offices, PC 1250 Hancock Street, Suite 600N PO Box 699241 Quincy, MA 02269-9241		H	2006 Credit Card Purchases		X		12,596.05
Account No. 44171223xxxx Chase Account Inquiries PO Box 15298 Wilmington, DE 19850-5298		H	1994 Credit Card Purchases		X		5,552.00
Account No. XXXXXXXXXXX7683 Citi PO Box 6241 Sioux Falls, SD 57117		H	Credit Card Purchases		X		16,500.00
Account No. 607050711910xxxx Citifinancial 300 Saint Paul Place Baltimore, MD 21202		H	2009 Loan		X		9,437.00
Account No. 607209151912xxxx Citifinancial 300 Saint Paul Place Baltimore, MD 21202		H	2009 Loan	X	X		9,237.00
Subtotal (Total of this page)							53,322.05

Sheet no. 1 of 4 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Case 10-30903 Doc 49 Filed 08/19/10 Entered 08/19/10 13:11:40 Desc Main

B6F (Official Form 6F) (12/07) - Cont.

Document Page 15 of 17

In re Christopher Joseph LaBonte,
Cathy Ann LaBonte

Case No. 10-30903

Debtors
AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I T A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. NA Dennis Brasile 50 Pondview Drive Hampden, MA 01036		H	2006 Personal Loan.		X		75,000.00
Account No. 60110013xxxx Discover Financial Services, LLC PO Box 15316 Wilmington, DE 19850		H	2000 Credit Card Purchases		X		8,631.00
Account No. 60110012xxxx Discover Financial Services, LLC PO Box 15316 Wilmington, DE 19850		H	1995 Credit Card Purchases		X		8,388.00
Account No. 01491142716xxxx Infibank 1620 Dodge Street Omaha, NE 68197		W	2005 Credit Card Purchases		X		10,350.00
Account No. N/A Law Offices of Russo & Minchoff 123 Boston St, First Floor Boston, MA 02125		H	2008-2009 Legal Services Rendered			X	8,060.88
Subtotal (Total of this page)							110,429.88

Sheet no. 2 of 4 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal
(Total of this page)

110,429.88

Case 10-30903 Doc 49 Filed 08/19/10 Entered 08/19/10 13:11:40 Desc Main

BGF (Official Form 6F) (12/07) - Cont.

Document Page 16 of 17

In re Christopher Joseph LaBonte,
Cathy Ann LaBonte

Case No. 10-30903

Debtors
AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. N/A/ Mashantucket Pequot Gaming Enterprise c/o Christopher Frayer, Esq. Brown Jacobson, P.C. 22 Courthouse Square, P.O. Box 391 Norwich, CT 06360	H	January 4, 2010 Judgment				9,801.00
Account No. N/A Mohigan Tribal Gaming Authority c/o Lawrence K. Richman & Associates P.C. 1419 Hancock St Quincy, MA 02169	H	May 2008 Loan		X		65,000.00
Account No. CC101xxxx MPGE 39 Norwich Westerly Road Ledyard, CT 06339	H	2008 Personal Guarantee		X		7,500.00
Account No. 8xxx NELNET LNS Po Box 1649 Denver, CO 80201	H	2008 Student Loan				15,642.00
Account No. 5xx NELNET LNS Po Box 1649 Denver, CO 80201	H	2004 Student Loan				17,561.00
Subtotal (Total of this page)						115,504.00

Sheet no. 3 of 4 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Case 10-30903 Doc 49 Filed 08/19/10 Entered 08/19/10 13:11:40 Desc Main

36F (Official Form 6F) (12/07) - Cont.

Document Page 17 of 17

In re Christopher Joseph LaBonte,
Cathy Ann LaBonte

Case No. 10-30903

Debtors
AMENDED
SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. N/A			October 2007 Contested lawsuit				
Red Bird Construction, Inc. c/o Jon Dombrowski, Esq. Dombrowski, Aveni & Bunell 6 Grove Ave Leominster, MA 01453		H		X	X	X	500,000.00
Account No. XXX0503			2008 Deficiency Balance After Repossession of BMW				
Southbridge Credit Union 205 Main St Southbridge, MA 01550		H					7,788.60
Account No. N/A			2008-2009 Legal Services Rendered				
Stephen Kuzma, Esq. 75 Federal St, 17th Floor Boston, MA 02110		H			X	X	Unknown
Account No. 865061xxxx			2005 Loan				
TD Bank N.A. 32 Chestnut Street Lewiston, ME 04240		W			X		3,051.00
Account No. xxxxxx8950							
Wells Fargo c/o Client Services, Inc. 3451 Harry Truman Boulevard Saint Charles, MO 63301		J					22,739.00

Sheet no. 4 of 4 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority ClaimsSubtotal
(Total of this page)

533,578.60

Total
(Report on Summary of Schedules)

929,913.69


Exhibit "H"

CHRISTOPHER J LABONTE
Report As Of: 1/16/2013

freecreditreport.com™

Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

CREDIT ONE, LLC		Experian	Equifax	TransUnion																																																																																																																																										
	Potentially Negative Closed	Account Name Account # Account Type Balance Past Due Date Opened Account Status Mo. Payment Payment Status High Balance Limit Terms Comments	CREDIT ONE, LLC CH33XXXX Open Account \$12,596.00 \$12,596.00 2/1/2010 Closed At least 120 days or more than four payments past due \$12,596.00 COLLECTION ACCOUNT																																																																																																																																											
<p>800-748-8670</p> <p>PO BOX 625 METAIRIE, LA 70004</p>																																																																																																																																														
<p>24/Mo Payment History</p> <table border="1"> <thead> <tr> <th rowspan="2">Month</th> <th colspan="12">2008</th> <th colspan="12">2009</th> <th colspan="12">2010</th> </tr> <tr> <th>MAY</th><th>JUN</th><th>JUL</th><th>AUG</th><th>SEP</th><th>OCT</th><th>NOV</th><th>DEC</th><th>JAN</th><th>FEB</th><th>MAR</th><th>APR</th> <th>MAY</th><th>JUN</th><th>JUL</th><th>AUG</th><th>SEP</th><th>OCT</th><th>NOV</th><th>DEC</th><th>JAN</th><th>FEB</th><th>MAR</th><th>APR</th> </tr> </thead> <tbody> <tr> <td>Experian</td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>Equifax</td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>OK</td><td>OK</td><td>OK</td> </tr> <tr> <td>TransUnion</td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> </tbody> </table>					Month	2008												2009												2010												MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	Experian																									Equifax																							OK	OK	OK	TransUnion																									
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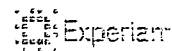
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	Potentially Negative Closed	Account Name Account # Account Type Balance Past Due Date Opened Account Status Mo. Payment Payment Status High Balance Limit Terms Comments	SOUTHBRIDGE CREDIT U 1310521016XXXX Installment \$0.00 2/1/2008 Closed \$517.00 Bad debt & placed for collection & skip \$7,788.00 CHARGED OFF ACCOUNT AUTO	SOUTHBDG CU 1310521016XXXX Installment account \$0.00 \$0.00 2/19/2008 Closed Unrated or bankruptcy \$26,785.00 Chapter 7 bankruptcy																																																																																																																																								
<p>508-765-5454</p> <p>205 MAIN ST SOUTHBRIDGE, MA 01550</p>																																																																																																																																												
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TransUnion																																																																																																																																												

Exhibit "I"

CHRISTOPHER J LABONTE
Report As Of: 2/17/2010



Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

CHASE	Experian	Equifax	TransUnion																																																																																								
Potentially Negative Closed 800-955-9900 PO BOX 15298 WILMINGTON, DE 19850	Account Name CHASE Account # 42463151XXXX Account Type Credit Card - Revolving Terms Balance <u>\$12,596.00</u> Past Due \$12,596.00 Date Opened 9/1/2006 Account Status Closed Mo. Payment Payment Status Charge-off High Balance Limit \$12,000.00 Terms Revolving Comments Credit line closed-grantor request-reported by subscriber	<p>What's missing from this picture?</p> <p>See your Experian®, Equifax® and TransUnion® Credit Reports and Scores at a special "Members Only" price.</p> <p>www.FreeCreditReport.com</p>																																																																																									
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CHASE	Experian	Equifax	TransUnion																																																																																							
Potentially Negative Closed 800-955-9900 PO BOX 15298 WILMINGTON, DE 19850	Account Name CHASE Account # 44171223XXXX Account Type Credit Card - Revolving Terms Balance \$5,552.00 Past Due \$5,552.00 Date Opened 1/1/1994 Account Status Closed Mo. Payment Payment Status Charge-off High Balance Limit \$4,400.00 Terms Revolving Comments Credit line closed-grantor request-reported by subscriber	<p>What's missing from this picture?</p> <p>See your Experian®, Equifax® and TransUnion® Credit Reports and Scores at a special "Members Only" price.</p> <p>www.FreeCreditReport.com</p>																																																																																								
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Month	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	JAN	FEB																																																																		
Experian	OK	OK	OK	OK	OK	OK	OK	OK	120	120	120	OK	OK	OK	OK	30	60	60	120	120	120	KD	KD	KD																																																																		

Exhibit "J"

DANIELS LAW OFFICES, P.C.

1250 Hancock Street, Suite 600N

P.O. Box 699241

Quincy, Massachusetts 02269-9241

Telephone (617) 237-1400 Facsimile (617) 237-1500

RICHARD S. DANIELS, JR.

JOHN P. MURRAY

GRACE M. CALAMITA

DANIEL A. MILLER

DONNA A. DANIELS

KRISTIN R. STONE

PATRICK L. HANDLIN

MONDAY-THURSDAY 8:00 - 8:30

FRIDAY 8:00 - 5:00

TOLL FREE (800) 339-4595

INTERNET WWW.DLOPC.COM

March 11, 2010

KMA 1974-0339 02
Christopher Labonte
897 Eastford Rd
Southbridge, MA 01550

Re: Credit One, L.L.C.

Dear Christopher Labonte:

A claim has been placed against you with this office by the above-named party in the amount of \$12,596.05. This delinquent account, formerly owed to Chase Bank, has been purchased by Credit One, L.L.C. and placed with Daniels Law Offices, P.C. for collection. The original account number is 4246315136717095. In the future, for as long as any part of your debt remains unpaid, you will be liable for additional interest on the unpaid portion of the principal amount shown above for the period of time your debt remains unpaid.

If you agree that the balance is correct and due, please pay it. As you will see on the reverse side, you still have the unconditional right to request verification. In forwarding payment please note the name of our client on your check and make it payable to DANIELS LAW OFFICES, P.C. If you dispute any part of this claim or need time to pay it, you are invited to call this office at your earliest convenience.

Please understand that no attorney in this office has reviewed this claim against you as of yet. If you wish an attorney to review this claim, please either call or write asking us to do so and we will be pleased to have an attorney review this claim and contact you to advise you of the position that our client chooses to take regarding the claim against you after personal review by an attorney.

Very truly yours,

Daniels Law Offices, P.C.

PLEASE SEE REVERSE FOR IMPORTANT NOTICES


Exhibit “K”

CHRISTOPHER J LABONTE
Report As Of: 1/16/2013

freecreditreport.com

Credit Cards, Loans & Other Debt

Here you will find specific information on each account you opened, including current status and any past due information. Positive credit information remains on your report indefinitely. Creditor contact information has been provided in order to make it easier for you to resolve any issues.

SOVEREIGN BANK		Experian	Equifax	TransUnion																																																																																																																																								
 Current Closed	Account Name SOVEREIGN BANK Account # 337401512909XXXX Account Type Credit Line Secured Balance \$0.00 Past Due Date Opened 10/1/2004 Account Status Closed Mo. Payment Payment Status Debt included in or discharged through Bankruptcy Chapter 7, 11, or 12 High Balance \$186,826.00 Limit \$187,000.00 Terms Revolving Comments	SOVEREIGN BANK 337401512909XXXX Revolving or Option \$177,320.00 \$177,320.00 10/1/2004 Open \$593.00 \$187,000.00 SECURED CREDIT LINE VARIABLE RATE																																																																																																																																										
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 Current Closed	Account Name SOVEREIGN BANK Account # 337401511985XXXX Account Type Credit Line Secured Balance Past Due Date Opened 9/1/2003 Account Status Closed Mo. Payment Payment Status Paid satisfactorily High Balance \$99,110.00 Limit \$100,000.00 Terms Revolving Comments		SOVEREIGN BK 33740151XXXX Overdraft / reserve checking account \$0.00 \$0.00 9/8/2003 Closed Paid or paying as agreed \$99,110.00 \$100,000.00 Closed																																																																																																																																		
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EXHIBIT 2

P. O. Box 105518
Atlanta, GA 30348

000127



001358356-127
Christopher J Labonte
11 Glover St
Southbridge, MA 01550-2313

EQUIFAX

CREDIT FILE : March 4, 2013

Confirmation # 3039033938

Dear Christopher J Labonte:

Below are the results of your reinvestigation request and, as applicable, any revisions to your credit file. If you have additional questions regarding the reinvestigated items, please contact the source of that information directly. You may also contact Equifax regarding the specific information contained within this letter or report within the next 60 days by visiting us at www.investigate.equifax.com or by calling a Customer Representative at (888) 425-7961 from 9:00am to 5:00pm Monday-Friday in your time zone.

Thank you for giving Equifax the opportunity to serve you.

The Results Of Our Reinvestigation

Credit Account Information

(For your security, the last 4 digits of account number(s) have been replaced by *)
(This section includes open and closed accounts reported by credit grantors)

Account History Status Code Descriptions	1 : 30-59 Days Past Due 2 : 60-89 Days Past Due 3 : 90-119 Days Past Due 4 : 120-149 Days Past Due	5 : 150-179 Days Past Due 6 : 180 or More Days Past Due G : Collection Account H : Foreclosure	J : Voluntary Surrender K : Repossession L : Charge Off
--	---	---	---

>>> We have researched the credit account. Account # - 424631513671* The results are: This creditor has verified to OUR company that the current status is being reported correctly. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Chase Card Services, P.O.Box 15298, Wilmington DE 19850 Phone: (800) 955-9900**

Chase Bank USA, Na PO Box 15298 Wilmington DE 19850-5298 : (800) 955-9900

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification			
424631513671*	09/04/2006	\$12,694	\$12,000		Monthly	40	Transfer/Sold				
Balance As of Date Reported	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of Delinquency	Date of 1st Rptd Del.	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
02/04/2013	\$0	05/2009	\$0	\$0	06/2009	12/2009	\$0		\$0		

Status - Charge Off; Type of Account - Revolving; Type of Loan - Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Transferred or Sold; Charged Off Account; Credit Card;

Account History with Status Codes	04/2008	03/2008	02/2008
	2	2	2

>>> We have researched the credit account. Account # - 344607* The results are: This account has been updated to show included in bankruptcy/included in bankruptcy of another person. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Sovereign Bank, PO Box 12646, READING PA 19612-2646 Phone: (215) 320-8400**

Sovereign Bank PO Box 12646 Reading PA 19612-2646 (215) 320-8400

Account Number	Balance As of Date Reported	Amount Past Due	Date of Last Payment	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification
344607*	02/04/2013	\$0	02/2011	\$0	\$0	30 Years	Monthly	56		
Items As of Date Reported	02/04/2013	\$0	02/2011	\$0	\$0	Date of 1st Delinquency	Date of Last Activity	Charge Off Amount	Deferred Pay Start Date	Balance Pay Date
					\$1,464		01/2010	\$0		02/2011

Type of Loan - Conventional Re Mortgage; Whose Account - Joint Account;

Account History	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010
with Status Codes	4	6	6	5	4	3	2	1

>>> **We have researched the credit account. Account # - 532906399963* The results are:** This account has been updated to show included in bankruptcy/included in bankruptcy of another person. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Bank of America, P.O. Box 982235, EL Paso TX 79998-2235**

Bank of America PO Box 982235, EL Paso TX 79998-2235

Account Number	Balance As of Date Reported	Amount Past Due	Date of Last Payment	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification
532906399963*	02/04/2013	\$0	07/2012	\$0	\$0	30 Years	Monthly	99		
Items As of Date Reported	02/04/2013	\$0	07/2012	\$1,013	\$183	Date of 1st Delinquency	Date of Last Activity	Charge Off Amount	Deferred Pay Start Date	Balance Pay Date
							07/2008	\$0		

Type of Loan - Credit Card; Whose Account - Individual Account;

Account History	07/2012	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008	09/2008	08/2008	07/2008
with Status Codes	L	L	6	6	4	4	3	2	1	1	1	1

>>> **We have researched the credit account. Account # - 337401512909* The results are:** This account has been updated to show included in bankruptcy/included in bankruptcy of another person. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Sovereign Bank, 15 Westminster St, Providence RI 02903-2424 Phone: (877) 768-2265**

Sovereign Bank 15 Westminster St Providence RI 02903-2424 : (877) 768-2265

Account Number	Balance As of Date Reported	Amount Past Due	Date of Last Payment	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification
337401512909*	03/04/2013	\$177,320	05/2010	\$0	\$187,000	30 Years	Monthly	90		
Items As of Date Reported	03/04/2013	\$177,320	05/2010	\$0	\$593	Date of 1st Delinquency	Date of Last Activity	Charge Off Amount	Deferred Pay Start Date	Balance Pay Date
							02/2011	\$0		

Type of Loan - Credit Line Secured; Whose Account - Shared, But Otherwise Undesignated;

Account History	06/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009
with Status Codes	L	6	5	4	3	2	1	1

>>> **We have researched the credit account. Account # - 433993001197* The results are:** This creditor has verified to OUR company that the current status is being reported correctly. If you have additional questions about this item please contact: **Bank of America, P.O. Box 982235, EL Paso TX 79998-2235**

Confirmation # 3039033938**CREDIT FILE : March 4, 2013****Bank of America PO Box 982235 El Paso TX 79999-2235**

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
433993001197*	02/02/2006	\$0	\$22,500		Monthly	71						
Balance As of	Amount	Date of Last Payment	Actual Payment	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
02/04/2013	\$21,569	05/2009	\$0	\$0	09/2008		07/2009	\$21,569		\$0		

Status - Charge Off; Type of Account - Revolving; Type of Loan - Business Credit Card; Whose Account - Individual Account; ADDITIONAL INFORMATION - Account Closed At Consumers Request; Charged Off Account;

Account History with Status Codes	01/2013	12/2012	11/2012	10/2012	09/2012	08/2012	07/2012	06/2012	05/2012	04/2012	03/2012	02/2012	01/2012	12/2011	11/2011	10/2011	09/2011	08/2011	07/2011	06/2011	05/2011
	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L
04/2011	03/2011	02/2011	01/2011	12/2010	11/2010	10/2010	09/2010	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009	11/2009	10/2009	09/2009	08/2009	07/2009
	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L
07/2009	06/2009	05/2009	04/2009	03/2009	02/2009	01/2009	12/2008	11/2008	10/2008												
	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L	L

>>> **We have researched the credit account. Account # - 344607* The results are:** The status of this account has been updated. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: **Sovereign Bank, PO Box 12646, READING PA 19612-2646 Phone: (215) 320-8400**

Sovereign Bank PO Box 12646 Reading PA 19612-2646 : (215) 320-8400

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Revd	Activity Designator	Creditor Classification				
344607*	11/08/2005	\$33,750	\$0	15 Years	Monthly	56						
Items As of	Amount	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Rptd	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
03/04/2013	\$0	10/2011	\$0	\$320	12/2009			\$0		\$0		10/2011

Type of Loan - Second Mortgage; Whose Account - Joint Account;

Account History with Status Codes	08/2010	07/2010	06/2010	05/2010	04/2010	03/2010	02/2010	01/2010	12/2009
	4	6	6	6	5	4	3	2	1

State Of Massachusetts - Notice to Consumer

You have a right to obtain a copy of your credit file from a consumer credit reporting agency. You may be charged a reasonable fee not exceeding eight dollars. There is no fee, however, if you have been turned down for credit, employment, insurance, or rental dwelling because of information in your credit report within the preceding sixty days. The consumer credit reporting agency must provide someone to help you interpret the information in your credit file. Each calendar year you are entitled to receive, upon request, one free consumer credit report.

You have a right to dispute inaccurate information by contacting the consumer credit reporting agency directly. However, neither you nor any credit repair company or credit service organization has the right to have accurate, current, and verifiable information removed from your credit report. In most cases, under state and federal law, the consumer credit reporting agency must remove accurate, negative information from your report only if it is over seven years old, and must remove bankruptcy information only if it is over ten years old.

You have a right to dispute inaccurate information by contacting the consumer reporting agency directly, either in writing or by telephone. The consumer reporting agency shall provide, upon request and without unreasonable delay, a live representative of the consumer reporting agency to assist in dispute resolution whenever possible and practicable, or to the extent consistent with federal law. The consumer credit reporting agency may not charge a fee for this service. Any pertinent information and copies of all documents you have concerning a dispute should be given to the consumer credit reporting agency.

If reinvestigation does not resolve the dispute to your satisfaction, you may send a statement to the consumer credit reporting agency to keep in your file, explaining why you think the record is inaccurate. The consumer credit reporting agency must include your statement about the disputed information in a report it issues about you.

You have a right to receive a record of all inquiries relating to a credit transaction initiated in the six months preceding your request, or two years in the case of a credit report used for employment purposes. This record shall include the recipients of any consumer credit report.

You have the right to opt out of any prescreening lists compiled by or with the assistance of a consumer credit reporting agency by calling the agency's toll-free telephone number or contacting the agency in writing*. You may be entitled to collect compensation, in certain circumstances, if you are damaged by a person's negligent or intentional failure to comply with the credit reporting act.

You have a right to request a "security freeze" on your consumer report. The security freeze will prohibit a consumer reporting agency from releasing any information in your consumer report without your express authorization. A security freeze shall be requested by sending a request either by certified mail, overnight mail or regular stamped mail to a consumer reporting agency, or as authorized by regulation. The security freeze is designed to prevent credit, loans or services from being approved in your name without your consent. You should be aware that using a security freeze may delay, interfere with, or prevent the timely approval of any subsequent request or application you make regarding new loans, credit, mortgage, insurance, government services or payments, rental housing, employment, investment, license, cellular phone, utilities, digital signature, internet credit card transactions, or other services, including an extension of credit at point of sale.

When you place a security freeze on your consumer report, within 5 business days of receiving your request for a security freeze, the consumer reporting agency shall provide you with a personal identification number or password to use if you choose to remove the freeze on your consumer report or to authorize the release of your consumer report to a specific party or for a specified period of time after the freeze is in place. To provide that authorization, you must contact the consumer reporting agency and provide the following:-

- (1) the personal identification number or password provided by the consumer reporting agency;
- (2) proper identification to verify your identity; and
- (3) the third party or parties who are to receive the consumer report or the specified period of time for which the report shall be available to authorized users of the consumer report.

CREDIT FILE : March 4, 2013**Confirmation # 3039033938**

A consumer reporting agency that receives a request from a consumer to lift a freeze on a consumer report shall comply with the request not later than 3 business days after receiving the request.

A security freeze shall not apply to a person or entity, or to its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account, that requests information relative to your consumer report for the purposes of reviewing or collecting the account, if you have previously given consent to the use of your consumer report. "Reviewing the account" includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

To place a security freeze on your Equifax credit report, send your request via certified, overnight or regular mail to:

Equifax Security Freeze
P.O. Box 105788
Atlanta, GA 30348

Or, you may contact us on the web at equifax.com or call 800-685-1111.

The fee to place a security freeze is \$5.00. If you or your spouse is a victim of identity theft and you submit a copy of a valid police report relating to the identity theft, no fees will be charged. Include your complete name, complete address, social security number, date of birth and payment, if applicable.

Written confirmation of the security freeze will be sent within 5 business days of receipt of the request via first class mail. It will include your unique personal identification number and instructions for removing the security freeze or authorizing the release of your credit report for a specific party or period of time.

* If you prefer not to receive pre-approved offers, please notify:

Equifax Options
P.O. Box 740123
Atlanta, GA 30374-0123

Include your full name, complete address, Social Security number, daytime telephone number, and signature. Or you may call toll free: 1 (888) 567-8688.

Notice to Consumers

You may request a description of the procedure used to determine the accuracy and completeness of the information, including the business name and address of the furnisher of information contacted, and if reasonably available the telephone number.

If the reinvestigation does not resolve your dispute, you have the right to add a statement to your credit file disputing the accuracy or completeness of the information; the statement should be brief and may be limited to not more than one hundred words (two hundred words for Maine residents) explaining the nature of your dispute.

If the reinvestigation results in the deletion of disputed information, or you submit a statement in accordance with the preceding paragraph, you have the right to request that we send your revised credit file to any company specifically designated by you that received your credit report in the past six months (twelve months for California, Colorado, Maryland, New Jersey and New York residents) for any purpose or in the past two years for employment purposes.

3039033938IMX-001358356- 127 - 4214 - AS

Page 6 of 6

(End Of Report)